



Integrity Tree Mortgages Inc.
1418 – 27 Bathurst St, Toronto, ON, M5V 0R1
M: 647-808-7885 / www.integritytree.ca
FSRA ON Lic: 12963

CREDIT CONSENT & CLIENT AUTHORIZATION

Please read the following carefully and indicate your consent by signing below. I/We certify that the information provided in my/our mortgage application is true, complete and accurate to the best of my/our knowledge. I/We understand that this information will be used to assess my/our eligibility for mortgage financing and to evaluate my/our application.

I/We acknowledge that any costs incurred at my/our request, including appraisal, legal, or other third-party fees, may be my/our responsibility regardless of whether the mortgage transaction is approved or funded. I/We understand that mortgage approval is subject to the lending criteria, policies and conditions of the lender and that Integrity Tree Mortgages Inc. cannot guarantee mortgage approval or funding.

CONSENT AND CREDIT AUTHORIZATION

I/We authorize Integrity Tree Mortgages Inc., its Mortgage Brokers, Mortgage Agents, employees and authorized representatives to collect, use, verify and disclose my/our personal information as necessary to evaluate, process, arrange, fund and administer my/our mortgage application. I/We authorize Integrity Tree Mortgages Inc. to obtain information from consumer reporting agencies, financial institutions, mortgage lenders, mortgage insurers, employers, legal professionals, appraisers and other parties involved in my/our mortgage transaction, as permitted by law.

I/We further authorize Integrity Tree Mortgages Inc. to disclose my/our personal information to lenders, mortgage insurers, service providers and other parties directly involved in arranging or administering my/our mortgage financing. I/We understand that my/our information will be handled in accordance with applicable privacy legislation and the Privacy Policy of Integrity Tree Mortgages Inc.

CREDIT CONSENT

I/We authorize Integrity Tree Mortgages Inc. and its designated representatives to obtain, review and exchange credit information with consumer reporting agencies, mortgage lenders, mortgage insurers and other authorized service providers for the purpose of assessing my/our creditworthiness, verifying the information contained in my/our application, arranging mortgage financing and administering my/our mortgage application.

I/We acknowledge that additional credit inquiries may be required throughout the mortgage approval process and authorize Integrity Tree Mortgages Inc. to obtain additional credit reports for a period of up to six (6) months from the date this authorization is signed.

ELECTRONIC COMMUNICATIONS

I/We consent to receiving electronic communications from Integrity Tree Mortgages Inc. regarding my/our mortgage application, mortgage approvals, funding updates, renewal reminders, refinancing opportunities, interest rate updates, mortgage education and other mortgage-related products and services. I/We understand that I/we may withdraw this consent at any time by contacting Integrity Tree Mortgages Inc. or by using the unsubscribe option provided in electronic communications.

ACKNOWLEDGEMENT

I/We acknowledge that I/we have read and understood this Credit Consent and Authorization. I/We consent to the collection, use and disclosure of my/our personal information for the purposes described above and authorize Integrity Tree Mortgages Inc. to obtain and exchange the information necessary to process my/our mortgage application. I/We further acknowledge that electronic copies and electronic signatures shall have the same legal force and effect as original documents and handwritten signatures.

_____ Name:	_____ Signature:	_____ Date:
_____ Name:	_____ Signature:	_____ Date:
_____ Name:	_____ Signature:	_____ Date:
_____ Name:	_____ Signature:	_____ Date:
_____ Broker/Agent Name:	_____ Signature:	_____ Date: